

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James R Weader, Jr
Debtor(s)

Case No. 15-04982-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 05, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2021:

Recip ID	Recipient Name and Address
db	+ James R Weader, Jr, 2683 Dunn Valley Rd, McAlisterville, PA 17049-8881
4740179	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4764800	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
4723822	TOMAS R BAKER, 10 PINE PARK DRIVE, LEWISTOWN, PA 17044-1751

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 06 2021 00:08:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
4723823	+ EDI: CAPITALONE.COM	Jan 06 2021 00:08:00	CABELA'S CLUB VISA, WORLDS FOREMOST BANK, PO BOX 82609, LINCOLN, NE 68501-2609
4723824	EDI: CAPITALONE.COM	Jan 06 2021 00:08:00	CAPITAL ONE BANK, ATTN: BANKRUPTCY DEPT, PO BOX 30273, SALT LAKE CITY, UT 84130-0273
4723825	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 05 2021 19:17:00	CITIZENS AUTOMOBILE FINANCE, ROP18P, PO BOX 42002, PROVIDENCE, RI 02940-2002
4765725	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 05 2021 19:17:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
4738234	EDI: CAPITALONE.COM	Jan 06 2021 00:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4723826	+ Email/Text: bk@lendingclub.com	Jan 05 2021 19:18:00	LENDING CLUB, 71 STEVENSON, SUITE 300, SAN FRANCISCO, CA 94105-2985
4723827	EDI: RMSC.COM	Jan 06 2021 00:08:00	LOWES/SYNCHRONY BANK, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
4766235	Email/PDF: resurgentbknofications@resurgent.com	Jan 05 2021 19:13:03	LVNV Funding, LLC its successors and assigns as, assignee of Consumer Lending, Receivables Trust 2016-A, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5000275	Email/PDF: resurgentbknofications@resurgent.com	Jan 05 2021 19:13:03	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
4733726	Email/Text: camanagement@mtb.com	Jan 05 2021 19:17:00	Lakeview Loan Servicing, LLC, C/O M&T BANK, PO BOX 1288, BUFFALO, NY 14240-1288
4723828	Email/Text: camanagement@mtb.com	Jan 05 2021 19:17:00	M&T BANK, LENDING SERVICES, PO BOX 900, MILLSBORO, DE 19966

4723829	Email/Text: camanagement@mtb.com	Jan 05 2021 19:17:00	M&T BANK, PO BOX 1288, BUFFALO, NY 14240-1288
4753056	+ EDI: MID8.COM	Jan 06 2021 00:08:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4919575	EDI: PRA.COM	Jan 06 2021 00:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4919576	EDI: PRA.COM	Jan 06 2021 00:08:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4723832	EDI: AGFINANCE.COM	Jan 06 2021 00:08:00	SPRINGLEAF, 30 BALDWIN BLVD STE 90, SHAMOKIN DAM, PA 17876-9520
4727246	EDI: AGFINANCE.COM	Jan 06 2021 00:08:00	Springleaf Financial Services, PO Box 3251, Evansville, IN 47731
4723833	EDI: RMSC.COM	Jan 06 2021 00:08:00	SYNCHRONY/LENSCRAFTERS, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
4723834	EDI: RMSC.COM	Jan 06 2021 00:08:00	WAL-MART/SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
4772608	EDI: CAPITALONE.COM	Jan 06 2021 00:08:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4723830	##	MARINER FINANCE, PO BOX 35394, BALTIMORE, MD 21222-7394
4723831	##+	NORTHWEST CONSUMER DISC CO, DBA LEWISTOWN CONSUMER DISC, PO BOX 309, LEWISTOWN, PA 17044-0309
4735620	##+	Northwest Consumer Discount Co, 25 W Market Street, Lewistown, PA 17044-2262

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0314-1
Date Rcvd: Jan 05, 2021

User: AutoDocke
Form ID: 3180W

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Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Donald K. Zagurskie	on behalf of Debtor 1 James R Weader Jr jzmlawoffice@gmail.com, jzmlawbecky@nmax.net
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor Lakeview Loan Servicing LLC josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com
Michael J Clark	on behalf of Creditor Lakeview Loan Servicing LLC pabk@logs.com
Thomas I Puleo	on behalf of Creditor Lakeview Loan Servicing LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	James R Weader Jr	Social Security number or ITIN	xxx-xx-7572
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:15-bk-04982-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James R Weader Jr

1/5/21**By the court:** Henry W. Van Eck
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.